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This document was prepared by Libby Gordon, First Financial Bank MS, 700 N. Robinson, Senatobia, Mississippi 38668

## MODIFICATION OF DEED OF TRUST

**DATE AND PARTIES.** The date of this Real Estate Modification (Modification) is March 11, 2008. The parties and their addresses are:

**GRANTOR:**

**RENEE L KIRKSEY**  
340 Northstar  
Hernando, Mississippi 38632

**JIMMIE KIRKSEY**  
340 Northstar  
Hernando, Mississippi 38632

**TRUSTEE:**

**CHRISTE' HARRIS LEECH**  
P O Box 71  
Tupelo, Mississippi 38802-0071

**LENDER:**

**FIRST FINANCIAL BANK**  
Organized and existing under the laws of Arkansas  
700 North Robinson  
Senatobia, Mississippi 38668

Renee L. Kirksey

**1. BACKGROUND.** Grantor and Lender entered into a security instrument dated December 7, 2004 and recorded on December 15, 2004 (Security Instrument). The Security Instrument was recorded in the records of DeSoto County, Mississippi at Book 2,126, Page 67 and covered the following described Property:  
Lot 231, Section B, Delta Ridge Subdivision, Section 5, Township 3, Range 9 West, DeSoto County, Mississippi, as shown on plat of record in Plat Book 9, Pages 33-40, in the office of the Chancery Clerk of DeSoto County, Mississippi, to which plat reference is made for a more particular description.

Lot 231, Section B, Delta Ridge Subdivision, Section 5, Township 3, Range 9 West, DeSoto County, Mississippi, as shown on plat of record in Plat Book 9, Pages 33-40, in the Office of the Chancery Clerk of DeSoto County, Mississippi, to which plat referenced is made for a more particular description.

The property is located in DeSoto County at 380 Northstar, Hernando, Mississippi 38632.

**2. INDEXING INSTRUCTIONS.** Lot 231, Section B, Delta Ridge Subd. S5, T3, R9W, DeSoto County, MS.

**3. MODIFICATION.** For value received, Grantor and Lender agree to modify the Security Instrument as provided for in this Modification.

The Security Instrument is modified as follows:

**A. Secured Debt.** The secured debt provision of the Security Instrument is modified to read:

(1) Secured Debts. The term "Secured Debts" includes and this Security Instrument will secure each of the following:

(a) Specific Debts. The following debts and all extensions, renewals, refinancings, modifications and replacements. A promissory note or other agreement, dated March 11, 2008, from Grantor to Lender, with a loan amount of \$18,673.14 and maturing on March 11, 2012.

(b) Sums Advanced. All sums advanced and expenses incurred by Lender under the terms of this Security Instrument.

**4. WARRANTY OF TITLE.** Grantor warrants that Grantor continues to be lawfully seized of the estate conveyed by the Security Instrument and has the right to irrevocably grant, bargain and sell the Property in trust to Trustee, with power of sale. Grantor also warrants that the Property is unencumbered, except for encumbrances of record.

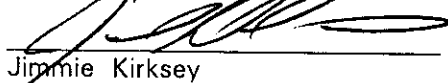
**5. CONTINUATION OF TERMS.** Except as specifically amended in this Modification, all of the terms of the Security Instrument shall remain in full force and effect.

**SIGNATURES.** By signing, Grantor agrees to the terms and covenants contained in this Modification. Grantor also acknowledges receipt of a copy of this Modification.

**GRANTOR:**

  
Renee L Kirksey

Individually

  
Jimmie Kirksey

Individually

**LENDER:**

First Financial Bank

By 

Bill Nelms

(Attest)

ACKNOWLEDGMENT.

BK 2,878 PG 529

(Individual)

State OF Mississippi County OF Tate ss.

Personally appeared before me, the undersigned authority in and for the said county and state, on this 11th day of March, 2008, within my jurisdiction, the within named Renee L Kirksey and Jimmie Kirksey, who acknowledged that he/she/they executed the above and foregoing instrument.

My commission expires:

My Commission Expires Aug. 15, 2009

Elizabeth S. Gordon  
(Notary Public)

(Lender Acknowledgment)

State OF Mississippi County OF Tate ss.

Personally appeared before me, the undersigned authority in and for the said county and state, on this 11th day of March, 2008, within my jurisdiction, the within named Bill Nelms, who acknowledged that he/~~she/they~~ is/~~are~~ President of First Financial Bank, a corporation, and that for and on behalf of the said corporation, and as its act and deed he/she/they executed the above and foregoing instrument, after first having been duly authorized so to do.

My commission expires:

My Commission Expires Aug. 15, 2009

Elizabeth S. Gordon  
(Notary Public)